



**Seedco**

*Innovations in Community Development*

**EarnBenefits Institute**

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## **EarnBenefits Institute**

### *Training Goals*



**By the end of the Institute you should:**

- Understand the *EarnBenefits* model
- Be able to articulate the value of benefits
- Know how to use and access *EarnBenefits* Online and related resources
- Be thinking about how *EarnBenefits* will be integrated into your organization

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## **Seedco**



- **Who we are**
  - A national community development intermediary founded in 1986
- **What we do**
  - Seedco develops and operates model programs that:
    - help people join the workforce and achieve economic self sufficiency
    - promote asset building in economically distressed communities
    - assist small businesses

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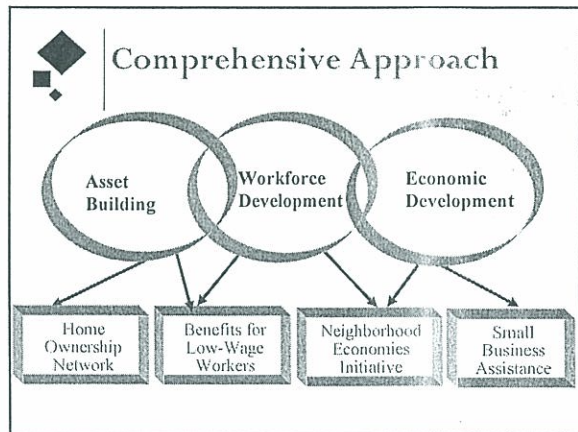
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## Why Benefits Matter

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### Why Benefits Matter

**Benefits help low-wage families keep their jobs**

- One-quarter of America's children live in low-income families with a working parent. (Urban Institute)
- Families are more than twice as likely to stay off welfare if they access both Food Stamps and Medicaid (Urban Institute)
- Families are 16% less likely to return to welfare if they access a housing subsidy (MDRC)

**Few families utilize benefits**

- The IRS estimates that 4 million eligible individuals fail to file for the EITC, which translates to almost \$3 billion in unused tax credits.
- Nationally, less than half of eligible families receive food stamps.

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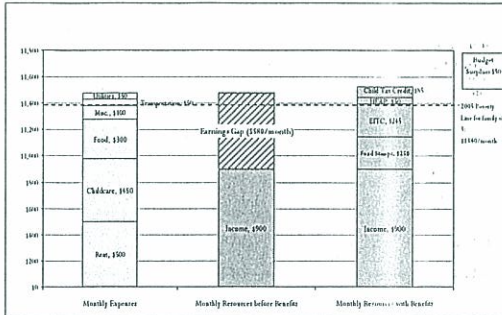
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**Budget Gap: Single mother, 2 children,  
working as a childcare provider**



## EarnBenefits® Model

Job + Benefits → Continuous Employment → Self Sufficiency

- Having a job is not enough: continuous employment is important for maintaining a family and child's well being
- Families receiving benefits are 30% more likely to stay employed

## Challenge

Benefits matter, but many low-wage families do not receive the benefits for which they qualify

## Why?



## Why?

- Lack of benefit knowledge
- Benefits can be difficult to access
- Negative past experiences with government

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## EarnBenefits Model

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## EarnBenefits



EarnBenefits is a comprehensive strategy that connects low-wage families with income-enhancing benefits to promote economic self-sufficiency.

- New York City
- Memphis
- Atlanta
- Baltimore
- Buffalo (2007)

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## EarnBenefits

### How it Works

Bundles and streamlines access to existing benefits and resources through the formation of partnerships with:

- Nonprofit organizations that provide direct services to clients.
- Agencies and organizations that administer benefits (national, state and local)
- Organizations that provide more extensive resources or services.
- Businesses

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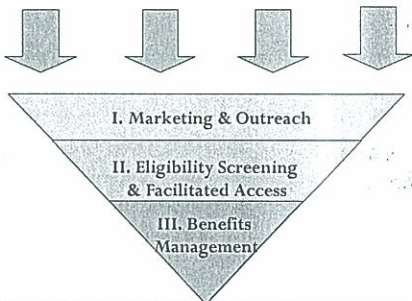
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## EarnBenefits Service Delivery System



Businesses Community Partners One Stop Community Colleges



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## Part I: Marketing and Outreach



**Objective :** Educate low-wage families about benefits that promote job retention and self-sufficiency.



[www.earnbenefits.org](http://www.earnbenefits.org) – provides comprehensive, user-friendly information on eligibility guidelines and application processes



marketing campaign – provides low-wage workers with the information they need to make choices that improve their bottom line.

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## Part II: Eligibility Screening & Application Assistance



**Objective :** To centralize and streamline access to multiple benefits.

- Use technology to screen for multiple benefits and store personal profile
- Work with government agencies to facilitate access to benefits (e.g. online completion of applications, e-filing, data sharing)
- Innovate new benefits to meet needs of low-wage families

## Part III: Benefits Management

**Objective:** To engage low-wage families over time and ensure that benefit access leads to steady work and economic well being:

- Follow-up and ongoing screening
- Trouble shoot application problems
- Assistance with re-certification
- Facilitate access to career and training opportunities
- Track outcomes

## EarnBenefits Partners

### Queens:

- Safe Space

### Manhattan:

- Catholic Charities Community Service
- Gay Men's Health Crisis
- Henry Street Settlement
- Northern Manhattan Improvement Corp.

### Brooklyn:

- Brooklyn Bureau of Community Service
- CAMBA
- Center for Family Life
- Cypress Hills Local Development Corp.
- Ridgewood Bushwick Senior Citizens Council
- St. Nicholas Neighborhood Preservation Corp.

### Bronx:

- Citizens Advice Bureau
- Highbridge Community Life Center
- Mount Hope Housing Company, Inc.
- National Puerto Rican Forum
- Phipps Community Development Corp.



## EarnBenefits NYC Accomplishments to Date

January 1, 2006 to September 30, 2006:

- 18,438 people screened
- 403 People have received the Food Stamps benefit
- \$942,617 approximate value of Food Stamps benefits accessed

## Marketing and Outreach

Public Website  
[www.earnbenefits.org](http://www.earnbenefits.org)



## Benefits Overview

- **Benefit Cheat Sheet**  
Helps EB counselors quickly determine eligibility based on household size and income
- **Benefit Target Groups**  
Matches benefit eligibility by key demographics of specific populations (family vs. single)

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## Marketing and Outreach

- Public website: [www.earnbenefits.org](http://www.earnbenefits.org)
- Flyers around the community
- Letters to clients about relevant benefits
- Presentations at your centers, workshops, and special events
- Presentations at other community events

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## Supporting Your Message: Talking Points

- These benefits can increase your income and help you build assets
- Learn how you may qualify for free money for food, heating costs, and help paying for child care or health coverage.
- Free, Confidential, and we'll guide you through the process

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## Navigating *EarnBenefits* Online

### Case Management Tips

- Spend time getting to know your client's needs.
  - Find out what brought them to your office?
  - What is their living situation like?
- Take time to explain *EarnBenefits*.
  - Stress confidentiality
  - Make sure your client is comfortable giving you information requested during the screening
- Set reasonable expectations
  - Not all clients will be eligible for the same benefits

### Screening a Client:

#### *How to capture information*

Anticipate "tricky" situations before you start a screening.

Some common issues include:

- Part-time employees
- Young Adults
- Consent forms
- Domestic Violence



## What EBO Can Do?

*EarnBenefits Online* helps you:

- Screen clients for eligibility for a variety of programs
- Complete applications and/or referrals to providers
- Provide benefit management including follow-up and tracking



## What EBO Can Do?

**Key Features:**

- Up-to-date information on benefits and eligibility guidelines
- User-friendly language and layout
- Secure web-based access
- No need to memorize benefit rules



## What if I need Help?

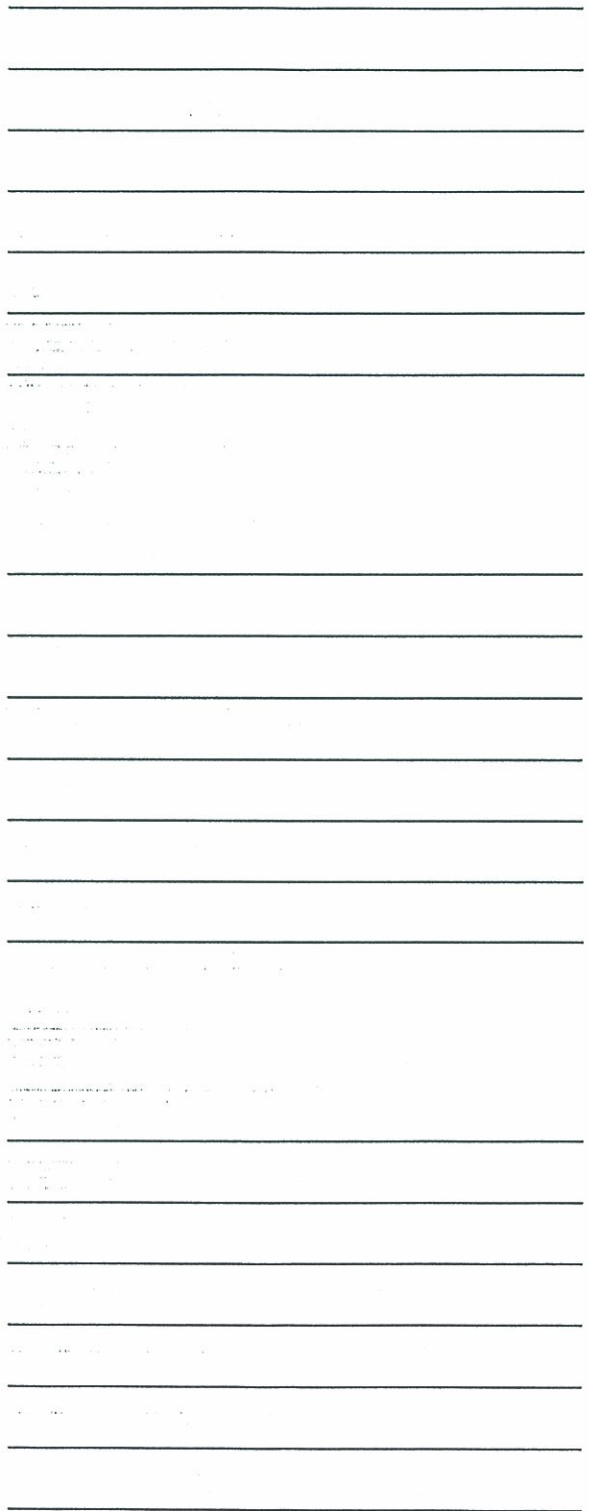
Call the Help Desk!

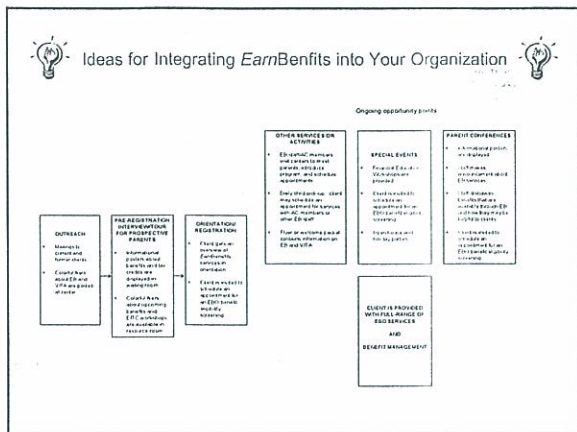
646-843-6508



- Help Desk: 646-843-6508
- Public website: [www.earnbenefits.org](http://www.earnbenefits.org)
- “Key Documents” accessible through EBO:
  - EBO User Guide
  - Benefits “cheat” sheet
  - Quick Screen
  - Reporting Documents
  - Newsletter

## Integrating *EarnBenefits* at your Organization





## Targets and Thru Puts

**Thru Puts**

*EarnBenefits Sample Performance Targets/Thru Puts*

EarnBenefits Activity	Thru-Put	Target
Info & Education		600
EEO Screening	50%	300
Eligibility	80%	240
Facilitated Access	75%	180
Benefit Enrollment	75%	135

## Benefits Management and Follow-up Tracking



### Making a Referral: *Completing the Package*

"Referring" a client is more than just clicking a button

- Make sure all application fields are complete
- Client has signed the application
- All required documents are attached

\*\*\*\*\*REMEMBER\*\*\*\*\*

The steps for submitting applications and documentation for each benefit is different. The related "e-form"-informational Take Away – can guide you and your clients through the next steps.



### Benefit Follow-up: *Building a lasting relationship*

- Ensure procedures for regular follow-up are in place.
- Think about innovative ways to get your clients to come back to you.
- Be ready to notify your client when it's time to recertify for a benefit.
- Prepare to be your client's advocate. If they're denied a benefit, ask why.





## Outcome Tracking: *Success Matters*

Document your  
successes.

Record your outcomes  
in EBO!

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## Next Steps

- Read through Benefit "Cheat Sheet"
- Continue to think of ways to integrate EB tools and products into your work programming and client flow
- Use EBO as a resource
- Market EB using posters and other products

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# Monthly Earn Benefits Activity Summary

CBO: XXX

2007 - 2008 Contract Period

## Performance Summary

Milestones	Jul-07			Aug-07			Contract Cumulative		
	Target	Actual	% of Prorated Target to date	Target	Actual	% of Prorated Target to date	Target	Actual	% Target to date
Information and Outreach	100	182	182%	101	167	174%	1,211	349	29%
# of Clients Screened for 1+ Benefit(s)	64	37	58%	64	28	51%	771	65	8%
EFA	3			1				4	
NON-EFA	34			27				61	
# of Clients Found Eligible for 1+ Benefit(s)	54	35	65%	54	28	58%	655	63	10%
EFA	2			1				3	
NON-EFA	33			27				60	
# of Clients Referred for 1+ Benefit(s)	44	34	77%	44	24	66%	529	58	11%
EFA	3			1				4	
NON-EFA	31			23				54	
# of Clients Enrolled in 1+ Benefit(s)	31	27	87%	31	19	74%	375	46	12%
EFA	1			1				2	
NON-EFA	26			18				44	
# of Clients Enrolled in >1 Benefits		1	14%		2	21%	94	3	3%

TOP 5 Referred Benefits: AUGUST	
Food Stamps etc.	
NYC Healthcare Providers	
SCRIE	
LifeLine	
NYCHA Public Housing	



## PROGRAM BACKGROUND & APPLICATION PROCEDURES

*EarnBenefits*® Baltimore is a comprehensive strategy that connects low-wage workers to public and private benefits that can increase household income and promote continuous employment. Through experience and national research we know that without work supports and benefits, low wage workers are often unable to make ends meet. Although numerous government and private benefits are available, such as subsidies, vouchers and direct cash assistance, we have seen that most benefits are underutilized, primarily due to a lack of information about benefits and eligibility guidelines and an arduous application process.

Founded in 1986, Seedco is a national community development intermediary that creates opportunities for low-wage workers and their families. Seedco developed *EarnBenefits* to help individuals access and manage a wide array of benefits and supports to build family income and assets. The initiative is generously supported by the Abell, Casey, Straus, and Thalheimer Foundations.

Seedco is partnering with a local organization, Jobs Opportunities Task Force (JOTF), to implement *EarnBenefits* in Baltimore. JOFT develops and advocates policies and programs to increase the skills, job opportunities, and incomes of low-skill, low-income workers and job seekers. *EarnBenefits* Baltimore will target families transitioning off of public assistance or employed in low-wage jobs.

Through this RFQ, Seedco is seeking qualified organizations that can serve as full service partners in the Baltimore *EarnBenefits* Network.

### ***What is EarnBenefits?***

*EarnBenefits* seeks to help low-wage workers better understand eligibility guidelines for benefits, more easily access benefits and asset-building supports, and be prepared to interact with government agencies to receive benefits. We have developed a three-tiered approach to meet these goals:

1. **Marketing and Education:** User-friendly materials, including a public website ([www.earnbenefits.org](http://www.earnbenefits.org)), provide well-organized and easy-to-understand summaries of available benefits, such as childcare vouchers, tax credits and Food Stamps, and explain eligibility guidelines. These materials also educate users about the forms of identification and documentation required for benefit applications.
2. **Eligibility Screening and Facilitated Access:** A web-based technology tool, *EarnBenefits* Online (EBO), streamlines eligibility screening, application submission, and application tracking for multiple benefits.
3. **Benefits Management:** Once low-wage workers access benefits and work supports, *EarnBenefits* helps them manage their benefits. This includes reminders to submit application extensions, as needed, to prevent interruptions in benefits receipt, and advice on how to continue to receive a modified array of benefits and supports as household income increases.



As the facilitator of the *EarnBenefits* Network, Seedco works with government agencies and local faith-based and community organizations (FBCOs) to establish systems and agreements that simplify the benefit application process by reducing the time and complexity involved in applying for benefits. Seedco contracts with FBCOs to provide the direct outreach and case management services to the target population. Program activities conducted by FBCOs include marketing and education, screenings, application assistance, and follow-up. To enhance the ability of FBCOs working to provide comprehensive benefit assistance to lower wage earners, Seedco provides partner sites with technical tools including *EarnBenefits* Online; group and one-on-one technical assistance; and, in some instances, grants.

To guide program development and implementation, Seedco established an Advisory Committee comprised of representatives from local foundations, government agencies and nonprofits. One of the Committee's primary responsibilities is to identify benefits that are likely to have the greatest impact for lower wage earners in Baltimore. In response to this task, the committee will develop a list of benefits that would be featured as part of *EarnBenefits* marketing materials, the public website [www.earnbenefits.org](http://www.earnbenefits.org), and *EarnBenefits* Online.

### **What is the Value of Becoming an *EarnBenefits* Partner?**

*Network Partners will receive:*

- Access to the *EarnBenefits* Online (EBO) technology screening tool
- Training on *EarnBenefits* procedures, reporting, and tools
- One-on-one and group technical assistance as needed
- Membership in the *EarnBenefits* National Network, allowing your organization to participate in cross-site learning opportunities
- *EarnBenefits* marketing materials to assist with targeted outreach and education about benefit opportunities
- A limited number of organizations will receive a grant (\$35,000 - \$40,000 range) to support the salary of a part/full-time *EarnBenefits* Counselor for a 12-month participation period, with an opportunity for a contract renewal. Other Network Partners will be self-funded.

### **What are the Key Qualities of an *EarnBenefits* Partner?**

*EarnBenefits* currently operates in Atlanta, Memphis, and New York City. Seedco works with a wide-variety of organizations and service providers, including workforce development agencies, child care centers, legal services providers and multiple service providers. Regardless of the type of organization, partners need to meet the following criteria: have the capacity to provide clients with one-on-one benefit management and application assistance through *EarnBenefits*; a proven outreach, marketing and education strategy; strong ties to the community in which they work; experience/interest in working with clients moving off of public assistance or working in low-wage employment sectors; and the ability to leverage additional funding to support the initiative.

The following table outlines more clearly the criteria we request for full service partners and the total possible score given for each criterion.



## EARNBENEFITS - REQUEST FOR QUALIFICATIONS

<i>The ideal partner can demonstrate the following:</i>	<b>Total Possible Score</b>
<b>Fit with Mission/Commitment to Work Supports</b> <ul style="list-style-type: none"> <li>• 501 (c) 3 status whose mission includes access to income supports</li> <li>• The <i>EarnBenefits</i> initiative fits the mission of the organization and complements other organizational initiatives.</li> </ul>	5
<b>Target Population</b> <ul style="list-style-type: none"> <li>• Serve working families and individuals within 200% of the poverty guidelines in Baltimore City</li> <li>• Strong ties to community or target population</li> </ul>	20
<b>Partnerships/Resources</b> <ul style="list-style-type: none"> <li>• Experience and/or interest working with businesses that employ large numbers of low wage workers</li> <li>• Connection to workforce programs or business community</li> <li>• Ability to leverage additional funding to support the initiative</li> <li>• Ability to partner with peer organizations</li> </ul>	25
<b>Organizational Capacity</b> <ul style="list-style-type: none"> <li>• Existing case workers/counselors on staff</li> <li>• Capacity to serve large numbers of clients over time</li> <li>• Excellent management capacity</li> </ul>	25
<b>Implementation Strategy</b> <ul style="list-style-type: none"> <li>• Capacity to meet performance outcomes</li> <li>• Willingness to share data with Seedco and other partners</li> </ul>	25

### What Type of Activities Do Partners Undertake?

Using the tools and resources described above, all partners will integrate *EarnBenefits* activities into their day-to-day service delivery, leveraging their existing programmatic activity as opposed to treating *EarnBenefits* as a separate organizational initiative. Contract requirements will include performing benefit outreach, providing case management and application assistance services and follow-up targeted to lower-wage workers, as described in more detail below.

#### *Network Partners will provide:*

1.) Marketing and Outreach: Equipped with program marketing materials as well as benefit specific brochures, partners will employ various marketing and outreach strategies such as direct mailing, distribution of fliers, attendance at fairs, and the hosting of in-house workshops to help educate lower wage earners about benefits.

2.) EBO Screening: Using *EarnBenefits* Online, partners will screen clients for benefit eligibility. This screening will determine, within a matter of minutes, the likelihood that an individual will qualify. Once screened, a case manager will take time to review benefit eligibility with their client and help them understand the next steps.

3.) Application Assistance: If the screening indicates that a client may be eligible for a benefit, the partner will then assist their client with verifying application information, gathering necessary back-up documents, and submitting the application to the appropriate agency contact.



## **EARNBENEFITS - REQUEST FOR QUALIFICATIONS**

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4.) Follow-Up: *EarnBenefits* partners are required to follow-up with clients at pre-determined intervals and properly record outcomes in *EarnBenefits* Online. Follow-ups are used to determine benefit receipt and to measure client progress and overall program outcomes.

### **Partner Performance Targets**

To ensure the program is having the intended results, operational targets will be established for the defined contract period. These targets are based on an expectation that there will be 5-6 Network partners that will be responsible for achieving a portion of the total outcomes. Based on the number of grantees selected and level of funding awarded, outcomes for each partner site may be adjusted.

### ***How Do I Apply to Become an EarnBenefits Partner?***

Interested organizations should review the qualification requirements for the *EarnBenefits* Network Partner. Organizations may apply individually, but are strongly encouraged to partner with peer organizations and apply jointly. Organizations must also be available for a site visit, prior to notification, in early July.

Final qualifications packages should include the following three items. More detailed information regarding these is attached.

- ☐ **Cover Sheet**
- ☐ **Qualifications Statement**
- ☐ **Attachments**

Mail **one original** application with attachments to:

Attn: Michelle A. Henry  
Seedco  
915 Broadway, 17<sup>th</sup> Floor  
New York, NY 10010

Applications **will not** be accepted by fax or email. Please fasten your final application using a binder clip or three ring binder. Do not spiral bind, staple, or permanently bind your submittal.

### ***Deadline***

Applications must be received at Seedco's offices no later than **July 7, 2006**. Late applications **will not** be considered.

Contact Chauncy Lennon at Seedco at 212-204-1332 if you have any questions.

<b>RFQ Submission Deadline</b>	<b>Notification Date</b>
July 7, 2006	July 28, 2006

### ***Successful Applicants: What to Expect***

If selected as a Partner under this program, organizations are making a commitment to take part in regularly scheduled trainings, including participation in the *EarnBenefits* Institute in early September, and planning activities, as well as reach established performance targets. The *EarnBenefits* Institute is designed to train program supervisors and staff on the technology, strategies, and services employed by the initiative. Participants will become familiar with our online screening tool, public website, outreach and marketing materials, and other *EarnBenefits* tools and products used to successfully administer the program. Participants will also think creatively about ways to integrate *EarnBenefits* into current programming and will demonstrate *EarnBenefits* Online using test client scenarios.

Additionally, partners participate in monthly management meetings and other ad hoc meetings and trainings. Monthly meetings are designed for partners to share data with Seedco and each other and are used to inform program success and improvement.



## *EARN*BENEFITS - REQUEST FOR QUALIFICATIONS

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### COVER SHEET

Organization: \_\_\_\_\_  
Contact: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_  
Website: \_\_\_\_\_

### STATEMENT OF QUALIFICATIONS

The qualifications statement to be considered as an *EarnBenefits* partner should include the following items. Please use a bulleted format where appropriate in your application:

**1. Organization's History (one page)**

Briefly summarize the history, mission, and activities of your organization including a description of the community your organization serves. Then, provide a concise summary of recent and current programs or projects.

**2. Qualifications (three to four pages)**

Briefly provide information on the following:

- A. Department(s) and program(s) where *EarnBenefits* would be housed. Include in your description the types of services delivered, who they are delivered to, and the types of benefits that would most be needed by this population. Also include how services are delivered, and the size of your service program(s) in terms of number of people served and operating budget.
- B. How you plan to integrate marketing and outreach activities for the *EarnBenefits* program.
- C. How you plan to integrate benefit screenings and on-going case management services for the *EarnBenefits* program (not applicable to organizations applying as an Outreach Partner).
- D. Proposed staffing.
- E. Current partnerships or contracts with other agencies that could enhance the *EarnBenefits* program and related *EarnBenefits* services. Please highlight any connections to or experiences with, workforce training and retention programs, government agencies at any level, or partnerships with businesses or industries that employ a large number of lower wage workers.
- F. Capacity in the areas of financial management, administrative systems and procedures, and information technology to sufficiently manage this grant.

**3. Attachments**

Please include the following documentation as attachments:

- A. Resumes for key personnel— such as managers, project staff, and consultants
- B. Organization's most recent audited financial statements.
- C. Documentation of 501(c)3 status.
- D. Letter of commitment to the project from your board of directors and other key stakeholders.
- E. Letter of Support from partners (if applying jointly).